DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. **85CF-00113**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR EFFICIENTLY SAMPLING PORTFOLIOS FOR OPTIMAL UNDERWRITING, the specification of which:

(check one)	[x]	is attached hereto		
	[]	was filed onas	Application Serial N	No,
I hereby state that I have claims, as amended by a		d and understand the contents of ent referred to above.	of the above identif	fied specification, including th
l acknowledge the duty with Title 37, Code of Fe		information which is material to ations §1.56(a).	the examination of	f this application in accordanc
and, insofar as the subje application in the manner to disclose material infor	ect matter provided b mation as	r Title 35, United States Code, §1 of each of the claims of this app by the first paragraph of Title 35, defined in Title 37, Code of Fede on and the national or PCT internati	lication is not discl United States Code, eral Regulations, §1	osed in the prior United State §112. I acknowledge the dut .56(a) which occurred betwee
Application Serial No.		Filing Date	Status (pater	nted, pending, abandoned)
				
I hereby claim the benefit below:	under Titl	e 35, United States Code §119(e)	of any United States	provisional application(s) listed
Application Serial No. 60/173,957		Filing Date December 30, 1999	nu suj	Iditional provisional application mbers are listed on a pplemental oring sheet attached hereto.
this application and trar registration number) John S. Beulick, Re Reg. No. 42,180; (Alan L. Cassel, Reg Reg. No. 45,112; I	eg. No. 3 Gordon F g. No. 35 Donald R I, Reg. N	ed inventor, I hereby appoint the fisiness in the Patent and Trademar 3,338; Patrick W. Rasche, . Sieckmann, Reg. No. 28,6 ,842; Stephen R. Cooper, I . Holland, Reg. No. 35,197 o. 45,548 all of Armstrong	Reg. No. 37,91 667; Bruce T. A Reg. No. 42,437 ; and Natu J. Pa	therewith. (<i>list name and</i> 6; Michael Tersillo, tkins, Reg. No. 43,476, 7; Robert E. Slenker, itel, Reg. No. 39,559;
Send Correspondence to	o:			Direct Telephone Calls To:
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				1

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SOLE OR FIRST INVENTOR:

Attorney's Docket No.

85CF-00113

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

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